

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
10/30/20 8:25 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:	:	Case No. 19-23840-GLT
	:	Chapter 13
JAMES R. JOHNS,	:	
	:	Related to Dkt. No. 17
<i>Debtor.</i>	:	

INTERIM CONFIRMATION ORDER

It is hereby **ORDERED, ADJUDGED, and DECREED** that the Debtor's chapter 13 plan dated October 9, 2019 is confirmed on an interim basis as provided herein. Terms of the plan not expressly modified by this *Order* remain in full force and effect.

1. For the remainder of the plan term, the periodic plan payment is amended to be \$4,600 per month, effective as of November 1, 2020.

2. On or before **November 11, 2020**, Debtor's counsel shall file a motion to amend the income attachment order to ensure full and complete payment to the chapter 13 trustee. During this time, the Debtor shall also rectify any issues with his employer that have hindered timely remission of his payments to the chapter 13 trustee. In the alternative, on or before **November 11, 2020**, the Debtor shall establish a TFS withdrawal with the chapter 13 trustee's office.

3. Plan confirmation is on an interim basis only as a form of adequate protection. The chapter 13 trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation video conference will be held on February 25, 2021 at 9 a.m.*** If the parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any

further written notice to any party. Parties are directed to monitor the Court's docket and read the chapter 13 trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

4. The claims of the following creditors shall govern as to amount, classification, and rate of interest (or as otherwise noted), unless the Debtor successfully objects to the claim: Claim No. 10 of Specialized Loan Servicing LLC, as long-term debt.

5. On or before **November 1, 2020**, the Debtor shall make his October plan payment in an amount no less than \$4,327 to the chapter 13 trustee.

6. Beginning **November 1, 2020**, the Debtor shall make monthly plan payments of no less than \$4,600 to the chapter 13 trustee and timely submit payments in the same amount (or in such greater amount as may be provided in any amended plan) each month thereafter.

7. In light of the substantial plan arrears which have accrued in this case, if the Debtor does not timely comply with the items in ¶¶ 5-6 of this *Order*, the Court may dismiss his case without further notice or hearing upon the filing of an affidavit of default by the chapter 13 trustee or any creditor. The affidavit shall contain a statement of the default as supported by the chapter 13 trustee's payment records. This affidavit of default procedure shall remain in effect until such time as the Court enters a final confirmation order regarding the Debtor's chapter 13 plan.

8. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims,

within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

9. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§ 506, 507, and 522* shall be filed within ninety (90) days after the claims bar date.

10. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor shall file an amended plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. The Debtor shall also file an amended plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the plan to be underfunded.

11. After the claims objection deadline, the plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. § 1322(b)(2)*, nothing in this *Order* shall be construed to change the payment terms established in the plan.

12. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor or counsel for the Debtor.


13. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor's counsel and the Debtor at least twenty-one (21) days prior to the change taking effect.

14. Debtor's counsel must file a fee application in accordance with

W.P.A.LBR 2016-1 before attorney fees in excess of the “no look” provision (including retainer) will be allowed or paid.

15. In the event that any Order is entered in this case granting relief from the automatic stay to a secured creditor, then the chapter 13 trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 29, 2020



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:
Debtor

In re:
James R. Johns
Debtor(s)

Case No. 19-23840-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 30, 2020

User: jhel
Form ID: pdf900

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db	+ James R. Johns, 1286 Lakemont Drive, Pittsburgh, PA 15243-1854
cr	+ MUNICIPALITY OF MT. LEBANON & MT. LEBANON SD, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ PWSA, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Wilmington Savings Fund Society, FSB, as Owner Tru, AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799
15238052	+ AMIP Management, P.O. Box 2741, Seal Beach, CA 90740-1741
15147555	+ ARG, 61-43 186st St., Ste 450, Fresh Meadows, NY 11365-2710
15132690	+ Ann M. Johns, 503 Clemesha Avenue, Pittsburgh, PA 15226-2017
15184922	+ Bob Guild, 362 Marbury Road, Bethel Park, PA 15102-1657
15147556	+ Commonwealth of Pennsylvania, Department of Labor & Industry, Office of Chief Counsel, 301 Fifth Avenue, Suite 230, Pittsburgh, PA 15222-2440
15132696	+ EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15132699	+ EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15147557	+ Federouch, P.O. Box 522, Lawrence, PA 15055-0522
15147558	Federouch, 202 Buckeye Street, Canonsburg, PA 15317
15147559	+ Fox Capital Group, 140 Broadway 46th Fl, New York, NY 10005-1155
15132702	+ Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
15147561	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15242158	+ Iman McAllister, PHFA/HEMAP, 211 North Front St, PO Box 15206, Harrisburg, PA 17105-5206
15147562	+ Intercare Psychiatric Services, 180 Fort Couch Road, STE 304, Pittsburgh, PA 15241-1041
15132706	+ KML Law Group, P.c., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15147564	+ Kenneth J. Hardin, II, 437 Grant Street, Suite 620, Pittsburgh, PA 15219-6010
15147565	+ Lowes, c/o GS Holdings, 5553 Whipple Rd NW #5, North Canton, OH 44720-7760
15147566	+ MCA Recovery LLC, 17 State St., Ste 40000, New York, NY 10004-1501
15132707	+ Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
15132708	+ Mt. Lebanon Municipality, c/o Jordan Tax Service Inc., 102 Rahway Road, McMurray, PA 15317-3349
15175505	+ Municipality of Mt. Lebanon, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15175498	+ Municipality of Mt.Lebanon/Mt.Lebanon SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15147567	OSHA, Department of Treasury, Debt Management Services, PO Box 979101, Saint Louis, MO 63197-9000
15132712	+ Pittsburgh Water & Sewage Authority, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15187678	+ Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15147568	+ RDM Capital Funding, LLC, 777 Passaic Ave, Ste 375, Clifton, NJ 07012-1804
15218085	+ Residential Credit Opportunities Trust V-E, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15197632	+ Robert J. Gild, 362 Marbury Rd., Bethel Park, PA 15102-1657
15147569	++ SWIFT FINANCIAL DBA SWIFT CAPITAL, 3505 SILVERSIDE RD, SUITE 200, WILMINGTON DE 19810-4905 address filed with court., Swift Capital, 501 Carr Rd #301, Wilmington, DE 19809
15167311	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15132714	+ Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
15132716	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
15163003	+ Swift Financial, LLC, 3505 Silverside Rd., Suite 200, Wilmington, DE 19810-4905
15147570	+ UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
15132718	+ Vincent M. Johns, 1256 Kings Road, Morgantown, WV 26508-9155

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15132719 + Wells Fargo Home Mor, Po Box 10335, Des Moines, IA 50306-0335
15132720 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306
15147571 + Yellowstone Capital LLC, 30 Broad St. 14th Fl, Ste 1462, New York, NY 10004-2304

TOTAL: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15161732	Email/Text: ally@ebn.phinsolutions.com	Oct 31 2020 01:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15132688	+ Email/Text: ally@ebn.phinsolutions.com	Oct 31 2020 01:38:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15132686	+ Email/Text: ally@ebn.phinsolutions.com	Oct 31 2020 01:38:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15132691	Email/Text: andy.shaw@bluevine.com	Oct 31 2020 01:38:00	BlueVine, 401 Warren St #300, Redwood City, CA 94063
15159696	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 31 2020 01:38:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
15132692	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 31 2020 01:38:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
15132693	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2020 01:13:43	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15132695	Email/Text: mrdiscen@discover.com	Oct 31 2020 01:38:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15132694	Email/Text: mrdiscen@discover.com	Oct 31 2020 01:38:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15136165	Email/Text: mrdiscen@discover.com	Oct 31 2020 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168199	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 31 2020 01:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15147560	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 31 2020 01:39:00	Geico, c/o Credit Collections, 725 Canton St., Norwood, MA 02062-2679
15147563	+ Email/Text: cs.bankruptcy@jmcibiz.com	Oct 31 2020 01:39:00	Joseph, Mann & Creed, 8948 Canyon Falls Blvd, #200, Twinsburg, OH 44087-1900
15132705	+ Email/Text: kabbagebankruptcy@brantonlawfirm.com	Oct 31 2020 01:39:00	Kabbage Inc., 925B Peachtree Street NE, Suite 1688, Attn: Bankruptcy Department, Atlanta, GA 30309-3918
15139147	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2020 01:13:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15132710	+ Email/PDF: cbp@onemainfinancial.com	Oct 31 2020 01:17:13	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15132709	+ Email/PDF: cbp@onemainfinancial.com	Oct 31 2020 01:15:27	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15242159	+ Email/Text: blegal@phfa.org	Oct 31 2020 01:39:00	PHFA/HEMAP, 211 North Front St, PO Box 15206, Harrisburg, PA 17105-5206
15163614	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 31 2020 01:15:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15132711	+ Email/Text: blegal@phfa.org	Oct 31 2020 01:39:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
15276778	+ Email/Text: JWAGNER@TBFGROUP.COM	Oct 31 2020 01:38:00	TBF Financial, LLC., 740 Waukegan Rd. Suite

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404, Deerfield, IL 60015-5505

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Residential Credit Opportunities Trust V-E
cr		SPECIALIZED LOAN SERVICING LLC
cr		THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	*+	Ann M Johns, 503 Clemesha Avenue, Pittsburgh, PA 15226-2017
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
15132689	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15132687	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15147554	*+	Ann M. Johns, 503 Clemesha Avenue, Pittsburgh, PA 15226-2017
15132697	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15132698	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15132700	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15132701	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15132703	*+	Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
15132704	*+	Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
15132713	*+	Pittsburgh Water & Sewage Authority, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15169431	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15193507	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15199070	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15132715	*+	Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
15132717	*+	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386

TOTAL: 4 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Et Al... bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Residential Credit Opportunities Trust V-E carkema@squirelaw.com
Christopher M. Frye	on behalf of Debtor James R. Johns chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530

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37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Christopher M. Frye

on behalf of Plaintiff James R. Johns chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Jeffrey R. Hunt

on behalf of Creditor PWSA jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor MUNICIPALITY OF MT. LEBANON & MT. LEBANON SD jhunt@grblaw.com cnoroski@grblaw.com

Jerome B. Blank

on behalf of Creditor Specialized Loan Servicing LLC pawb@fedphe.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com

Michael J Shavel

on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E
mshavel@hillwallack.com, skenny@hillwallack.com;lharkins@hillwallack.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC pawb@fedphe.com

Thomas E. Reilly

on behalf of Creditor Ann M Johns ecf@tomreillylaw.com

TOTAL: 14